

Effective Deposit Rates on Saving & TD Products from July-2026

Product Code	Product Name	Rate	Profit Payment Frequency
131	PLS Saving Account	4.00%	Monthly
136	U Bachat Account	4.50%	Half Yearly
142	Haqdar Bachat Account	4.50%	Half Yearly
143	U Asaan Saving Account	4.50%	Half Yearly

Product Code	Product Name	Effective Rate per annum	Min. Amount	Max. Amount	Profit Payment Frequency
144	U Corporate Saving Account	3.50%	0	4,999,999	Monthly
		4.00%	5,000,000	10,000,000	
		4.50%	10,000,001	50,000,000	
		5.00%	50,000,001	100,000,000	
		5.50%	100,000,001	150,000,000	
		6.00%	150,000,001 & Above		

Product Code	Product Name	Effective Rate per annum	Min. Amount	Max. Amount	Profit Payment Frequency
560	Rehnuma Bachat Account	5.00%	1	100,000	Monthly
		5.50%	100,001	500,000	
		5.75%	500,001	2,000,000	
		6.00%	2,000,001 & Above		

Product Code	Product Name	Effective Rate per annum	Min. Amount	Max. Amount	Profit Payment Frequency
145	Mehfooz Bachat Account	2.00%	0	100,000	Monthly
		2.00%	100,001	500,000	
		2.00%	500,001	1,000,000	
		2.00%	1,000,001	5,000,000	
		2.00%	5,000,001	10,000,000	
		2.00%	10,000,001 & Above		

Product Code	Product Name	Effective Rate per annum	Min. Amount	Max. Amount	Profit Payment Frequency
137	U Rozana Munafa Bachat Account	3.50%	0	100,000	Monthly
		3.75%	100,001	500,000	
		4.00%	500,001	1,000,000	
		4.25%	1,000,001	5,000,000	
		4.50%	5,000,001	10,000,000	
		4.75%	10,000,001 & Above		

Term Deposit Products

Tenors	Samar TD	Corporate Samar TD	Sila TD	Corporate TD	
1 Month			8.00%	8.00%	
3 Months	8.00%	8.00%	8.00%	8.00%	
6 Months	8.00%	8.00%	8.00%	8.00%	
12 Months	8.00%	8.00%	8.00%	8.00%	
24 Months	8.00%	8.00%	8.00%	8.00%	
36 Months	6.00%	6.00%	6.00%	6.00%	
Min. Invest. Cap (Rupees)	10,000	100,000	10,000	100,000	
Max. Invest. Cap (Rupees)	For 2 & 3 Year Term, maximum per party exposure to be capped at PKR 300 million.				
Profit Payment Frequency	Monthly	Monthly	Quarterly (For 01, 03 & 06 Months TDRs profit will be paid at Maturity).	At Maturity	

Early / Premature Encashment termination charges for all TDR's

0.5% of face value of TDR booked.